

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: VICTOR H HERRERA	§	Case No.: 08-31314
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2008.
- 2) This case was confirmed on 02/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/25/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/01/2012.
- 6) Number of months from filing to the last payment: 44
- 7) Number of months case was pending: 49
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 23,700.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 20,677.34
Less amount refunded to debtor	\$ 717.33
NET RECEIPTS	\$ 19,960.01

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,408.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,124.37
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,532.37**

Attorney fees paid and disclosed by debtor **\$ 92.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAS SERVICING C	OTHER	NA	NA	NA	.00	.00
AMERICAS SERVICING C	SECURED	157,000.00	.00	.00	.00	.00
AMERICAS SERVICING C	SECURED	NA	.00	.00	.00	.00
ACTIVITY COLLECTION	UNSECURED	160.00	160.00	160.00	146.69	.00
AMERICAS SERVICING C	SECURED	36,000.00	.00	.00	.00	.00
AMERICAS SERVICING C	UNSECURED	3,000.00	NA	NA	.00	.00
AMERICAS SERVICING C	SECURED	NA	.00	.00	.00	.00
FFPM CARMEL HOLDINGS	OTHER	.00	NA	NA	.00	.00
FFPM CARMEL HOLDINGS	SECURED	2,800.00	NA	NA	.00	.00
FFPM CARMEL HOLDINGS	UNSECURED	2,800.00	NA	NA	.00	.00
NUMARK CREDIT UNION	SECURED	900.00	.00	900.00	900.00	13.46
FIRST INVESTORS FINA	UNSECURED	12,452.93	11,290.34	11,290.34	10,351.10	.00
1ST INVESTERS	OTHER	.00	NA	NA	.00	.00
ALLEN ROSENBAUM MD	UNSECURED	88.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
ASPIRE/CB&T	UNSECURED	.00	NA	NA	.00	.00
ASSOCIATED MORTGAGE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	.00	NA	NA	.00	.00
COMCAST	UNSECURED	95.00	NA	NA	.00	.00
COMCAST	OTHER	.00	NA	NA	.00	.00
GEMB/WALMART	UNSECURED	.00	NA	NA	.00	.00
GENESIS CLINICAL LAB	UNSECURED	70.00	NA	NA	.00	.00
HARRIS BANK	UNSECURED	1,396.27	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC BANK	UNSECURED	.00	NA	NA	.00	.00
MACNEAL MEMORIAL HOS	UNSECURED	50.00	NA	NA	.00	.00
MACNEAL HOSPITAL	OTHER	.00	NA	NA	.00	.00
MCI	UNSECURED	105.00	NA	NA	.00	.00
MCI COMMUNICATIONS	OTHER	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	NA	NA	.00	.00
NBGL CARSONS	UNSECURED	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	2,773.00	2,610.57	2,610.57	2,393.40	.00
NORWEGIAN AMERICAN H	UNSECURED	393.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	.00	NA	NA	.00	.00
QUEST DIAGNOSTICS IN	UNSECURED	265.00	NA	NA	.00	.00
RADIO SHACK	UNSECURED	.00	NA	NA	.00	.00
RESURRECTION HEALTH	UNSECURED	700.00	NA	NA	.00	.00
ST MARY OF NAZARATH	UNSECURED	537.00	NA	NA	.00	.00
WASHINGTON/PROVIDIAN	UNSECURED	.00	NA	NA	.00	.00
WFINANCE	UNSECURED	.00	NA	NA	.00	.00
CARSONS	OTHER	.00	NA	NA	.00	.00
MERCEDES MESA	PRIORITY	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	NA	1,770.26	1,770.26	1,622.99	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	900.00	900.00	13.46
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	900.00	900.00	13.46
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	15,831.17	14,514.18	.00

Disbursements:

Expenses of Administration	\$ 4,532.37	
Disbursements to Creditors	\$ 15,427.64	
TOTAL DISBURSEMENTS:		\$ 19,960.01

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/13/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.